

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	
Jonathan D. Lane,	:	Bankruptcy No. 24-12171-amc
	:	Chapter 7
Debtor	:	
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	:	
Jonathan D. Lane,	:	
	:	
Plaintiff	:	
	:	
v.	:	Adv. Proceeding No.
	:	24-00100-amc
	:	
The United States Department of	:	
Education, <i>et al.</i> ,	:	
	:	
Defendant	:	

**STIPULATION RESOLVING ADVERSARY PROCEEDING**

Plaintiff, Jonathan Lane, (Debtor) and the United States Department of Education (ED), by and through undersigned counsel, hereby stipulate and agree, subject to Court approval, that:

- 1) On July 29, 2024, the plaintiff filed an adversary complaint against the United States alleging that he qualifies for a hardship discharge of his Federal student loans pursuant to 11 U.S.C. § 523(a)(8);
- 2) Subsequently, plaintiff responded to a request from the United States and submitted information to the United States in support of his claim for a hardship discharge of his Federal student loans;
- 3) The United States, after review of the submitted information, agrees, subject to final Court approval, that plaintiff qualifies for discharge of his Federal

student loans.

4) The student loan to be discharged is ED account number E629539487 with an approximate balance of \$63,619.00 as of the date of filing of the initial Complaint in this Adversary Proceeding. It is intended that any additional interest or penalty—if applicable—is also discharged in this proceeding.

The parties submit this stipulation to the Court and ask the Court to determine that the plaintiff has satisfied the test set out in *In re Faish*, 72 F.3d 298 (3d Cir. 1995); met his burden under 11 U.S.C. § 523(a)(8); and that his federal student loan is discharged.

Respectfully submitted,

/s/ Joshua Cohen  
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Dated: January 21, 2025

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The United States Department of	:	
Education, <i>et al.</i> ,	:	
	:	
Defendant	:	

**ORDER**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2025, upon consideration of the United States of America's and Jonathan Lane's stipulation Resolving Adversary Proceeding that the debtor satisfies the test set out in *In re Faish*, 72 F.3d 298 (3d Cir. 1995) and met his burden under 11 U.S.C. 523(a)(8), it is hereby ORDERED that Jonathan Lane's federal student loans subject to this adversary complaint are discharged and the adversary proceeding is dismissed.

BY THE COURT:

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HONORABLE ASHELY M. CHAN  
Judge, United States Bankruptcy Court